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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/523,583	06/23/2005	Pierre Chappuis	MTL-006	8544
7590 H T Than Law Group Waterfront Center 1010 Wisconsin Avenue N W Suite 560 Washington, DC 20007			EXAMINER VIZVARY, GERALD C	
			ART UNIT 3609	PAPER NUMBER
			MAIL DATE 08/16/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/523,583	Applicant(s) CHAPPUIS, PIERRE	
	Examiner Gerald C. Vizvary	Art Unit 3609	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☐ Responsive to communication(s) filed on ____.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) ____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) ____ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) ____ is/are objected to.
- 8) ☐ Claim(s) ____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on ____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☒ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☒ All b) ☐ Some * c) ☐ None of:
1. ☒ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. ____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

KHOI H. TRAN
SUPERVISORY PATENT EXAMINER



Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 04/05

- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: ____

DETAILED ACTION

Claim Objections

1. Claim 8 and 12 are objected to because of the following informalities: In claim 8 the phrase "sending network information is sent" and in claim 12 the phrase "an information" are in non-standard English. Appropriate correction is required.

Claim Rejections - 35 USC § 112

1. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter, which the applicant regards as his invention.

2. Claim 9 recites the limitation "network information" in claim 7. There is insufficient antecedent basis for this limitation in the claim.

Claim Rejections - 35 USC § 101

3. 35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 16, 19 and 20 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. Software programs per se are non-statutory subject matter.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-12, 15 and 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schmitz 6,078,908 in view of Beatty, US 5,675,630A.

6. As for claim 1, Schmitz shows a method for the identification of a user and generation of an action authorization for the user, with the aid of a mobile terminal and an identification module, whereby the action is an access authorization or an electronic ticket, comprising the following steps:

b) transmitting the action authorization request together with an identification code from the mobile terminal to the identification module, whereby the action authorization request indicates the type of action and at least one parameter of the action authorization requested

("The authorization signal can be transmitted from the data input apparatus to the authorization computer along the first transmission path. Acceptance of the authorization signal during verification of the validity of the authorization signal by the authorizing computer can be limited to a predefined number of times, to a predefined user time, depending on a predefined number of data files being transmitted, or

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depending on a predefined size value of data files being transmitted.” Schmitz 6,078,908, col. 1, line 63-col. 2 line 4)

c) checking by the identification module as to whether the action authorization with the at least one parameter is permissible for the identification code, (“The authorization computer checks and verifies now the congruence and agreement between all valid transaction authorization numbers TANs or comparable passwords previously given out by the authorizing computer” Schmitz 6,078,908, col. 3 line 36-40) and, if it is permissible:

d) generating an action code for the action authorization requested by the identification module, whereby the action code records, in relation to at least one third location, a clearance for the action with the at least one parameter by the identification module (“and the authorization computer allows a release of the data flow between the data input apparatus and a receiver unit after this checking of the authorization”. Schmitz 6,078,908, col. 3 lines 40-42),

e) transmitting the action code wirelessly from the identification module to the mobile terminal (“The authorization computer checks and verifies now the congruence and agreement between all valid transaction authorization numbers TANs or comparable passwords previously given out by the authorizing computer. Schmitz 6,078,908, col. 3 lines 36-40)(“Now, data can be transmitted from the data input apparatus to the receiver unit and vice versa, for example by full duplex, after a connection authorized in the above described manner has been established.” Schmitz 6,078,908, col. 3 lines 50-53), and

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f) displaying the action code on a display of the mobile terminal ("This receiver can be for example a wireless receiver with a display or a monitor such as for example a mobile or cellular phone or a pager." Schmitz 6,078,908, col. 3 lines 7-9)

Schmitz fails to explicitly show selecting a desired action type by menu control on the mobile terminal

Beatty shows selecting a desired action type by menu control on the mobile terminal ("All software may be driven by function keys on the cellular phone or via the computer keyboard which directs the user through the options in a logical, orderly fashion. The application software used for selecting, editing, and configuring new and existing NAMs [Number Assignment Modules], phone books, and speed dial directories is typically menu-driven." Beatty, US 5,675,630A col. 5, lines 11-13)

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the invention of Schmitz with the menu driven selection feature of Beatty in order to direct the user through the options in a logical, orderly fashion. Beatty, US 5675630A col. 5, lines 9-10)

As for claim 2, Schmitz shows a method according to claim 1, characterized in that the method is terminated and the action authorization is issued, in that the user sends the action code via the Internet to a server, which functions as the terminal of an application

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operator. ("The transaction authorization number TAN or the comparable password can be a one-time usable transaction authorization number TAN or a one time usable password. The validity of the transaction authorization number TAN or of the comparable password can be limited to a predefined user time. The validity of the transaction authorization number TAN or of the comparable password can be dependent on a predefined number of the transmitted data files or on a predefined size value of the transmitted data files. Schmitz 6,078,908, col. 7 lines 16-25) The TAN is sent by the user and the method is terminated based upon selected criteria.

As for claim 3, Schmitz shows a method according to claim 1, wherein the validity of the action code is time-limited and/or the maximum number of action authorizations for which the action code is valid is limited. ("However, other limitations such as the user time and/or the number or the size of the data files to be transmitted relating are also conceivable for use in determining the validity of the transaction authorization number or of the comparable password." Schmitz 6,078,908, col. 3 lines 45-49)

As for claim 4, Schmitz shows a method according to claim 1, wherein in step a), a personal identification number of the user is additionally sent by the mobile terminal to the identification module. ("The authorized user can enter the thus transmitted transaction authorization number or the comparable password manually into his/her data input apparatus and send the transaction authorization number TAN again to the authorization computer." Schmitz 6,078,908, col. 3 lines 29-33)

As for claim 5 Schmitz shows a method according to claim 1 wherein a communication that takes place between the mobile terminal and the identification module is at least partially encoded. ("It is clear that these data can also be encrypted or encoded first and then transmitted for obtaining additional security." Schmitz 6,078,908, col. 3 lines 54-55)

As for claim 6, Schmitz shows a method according to claim 1 wherein a communication between the mobile terminal and the identification module is carried out at least partially by means of a data channel. ("An alphanumeric or only numeric transaction authorization number TAN, or a comparable password, is calculated or read from a data file based on a random number generator in this authorization computer. This transaction authorization number TAN, or a similar password, is transmitted to a receiver by the authorizing computer through another transmission path disposed parallel to the existing connection with the data-input apparatus." Schmitz 6,078,908, col. 3 lines 50-53) the data channels are transmission path and the connection with the data-input apparatus, over which data are sent.

As for claim 7, Schmitz shows a method according to claim 1 wherein in a communication between the mobile terminal and the identification module data is used, which is read out from a data carrier in the mobile terminal. ("An alphanumeric or only numeric transaction authorization number TAN, or a comparable password, is calculated or read from a data file based on a random number generator in this

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authorization computer. This transaction authorization number TAN, or a similar password, is transmitted to a receiver by the authorizing computer through another transmission path disposed parallel to the existing connection with the data-input apparatus." Schmitz 6,078,908, col. 3 lines 50-53)

As for claim 8, Schmitz shows a method according to claim 1 wherein in step a) a plausibility check is additionally carried out, by sending network information is sent to the identification module which relates to the network used for the transmission in step a). ("The security of this system is based on the fact that a data transmission from the data input apparatus to the receiver unit has to be released and turned on by the authorization computer only in case of an authorization of the apparatus. This is accomplished by the employment of separate transmission paths between the data input apparatus and the authorization computer on the one hand, and between the authorization computer and the receiver unit on the other hand. The present invention is insofar distinguished from call-back systems, where only one checking occurs between the data input apparatus and the authorization computer." Schmitz 6,078,908, col. 4 lines 1-7)

As for claim 9, Schmitz shows a method wherein a network information containing details relating to a provider, a radio cell, or combinations thereof is used in step a). ("The security of this system is based on the fact that a data transmission from the data input apparatus to the receiver unit has to be released and turned on by the

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authorization computer only in case of an authorization of the apparatus. This is accomplished by the employment of separate transmission paths between the data input apparatus and the authorization computer on the one hand, and between the authorization computer and the receiver unit on the other hand. The present invention is insofar distinguished from call-back systems, where only one checking occurs between the data input apparatus and the authorization computer." Schmitz 6,078,908, col. 3 line 64 to col. 4 line 14)

As for claim 10, Schmitz shows a method according to claim 1 wherein the action code is shown on the display of the mobile terminal. ("Further encoding mechanisms can be dispensed with according to the present invention if one employs a mobile or cellular phone, in particular a global system for mobile communication or cellular phone, instead of a pager based on the encoding of the respective transmission technique. In this case, the display of the transaction authorization number or of the comparable password is performed on the display of the mobile or cellular phone." Schmitz 6,078,908, col. 4 lines 49-56)

As for claim 11, Schmitz shows a method according to claim 1 wherein information relating to the action to which step a) relates is deposited in a data carrier of the mobile terminal. ("An alphanumeric or only numeric transaction authorization number TAN, or a comparable password, is calculated or read from a data file based on a random number generator in this authorization computer. This transaction authorization number TAN, or

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a similar password, is transmitted to a receiver by the authorizing computer through another transmission path disposed parallel to the existing connection with the data-input apparatus." Schmitz 6,078,908, col. 2 line 65-col. 3 line 5) and thereby deposits the action information into the mobile terminal.

As for claim 12, Schmitz shows a method according to claim 10, wherein an information from the mobile terminal is read out, transferred to another device, or combinations thereof. ("The security of this system is based on the fact that a data transmission from the data input apparatus to the receiver unit has to be released and turned on by the authorization computer only in case of an authorization of the apparatus. This is accomplished by the employment of separate transmission paths between the data input apparatus and the authorization computer on the one hand, and between the authorization computer and the receiver unit on the other hand. The present invention is insofar distinguished from call-back systems, where only one checking occurs between the data input apparatus and the authorization computer." Schmitz 6,078,908, col. 4 lines 1-7)

As for claim 15, Schmitz shows a mobile terminal, programmed to carry out a method according to claim 1. ("The authorization computer 2 and the receiver unit 4 can be furnished by a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, in the manner

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precedingly described." Schmitz 6,078,908, col. 9 lines 9-14) the data processing program thus shows the programming to carry out the method of claim 1.

As for claim 16, Schmitz shows a software program capable of implementing claim 1 ("The authorization computer 2 and the receiver unit 4 can be furnished by a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, in the manner precedingly described. The data transmission is then performed as a second step. The data input apparatus 1, the authorization computer 2 and the receiver unit 4 can even be a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, to the receiver in the way described above." Schmitz 6,078,908, col. 9 lines 9-23)

7. Claims 13, 14, 17, 18, 19 and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schmitz 6,078,908 in view of Wright, Pub. No US 2001/0027449 A1

As for claim 13, Schmitz shows a method for the identification of a user and generation of an action authorization for the user, with the aid of a mobile terminal and an identification module, whereby the action is an access authorization or an electronic ticket, comprising the following steps:

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a) transmitting the action authorization request together with an identification code from the mobile terminal to the identification module, whereby the action authorization request indicates the type of action and at least one parameter of the action authorization requested

("The authorization signal can be transmitted from the data input apparatus to the authorization computer along the first transmission path. Acceptance of the authorization signal during verification of the validity of the authorization signal by the authorizing computer can be limited to a predefined number of times, to a predefined user time, depending on a predefined number of data files being transmitted, or depending on a predefined size value of data files being transmitted." Schmitz 6,078,908, col. 1, line 63-col. 2 line 4)

b) checking by the identification module as to whether the action authorization with the at least one parameter is permissible for the identification code, ("The authorization computer checks and verifies now the congruence and agreement between all valid transaction authorization numbers TANs or comparable passwords previously given out by the authorizing computer" Schmitz 6,078,908, col. 3 line 36-40) and, if it is permissible:

c) generating an action code for the action authorization requested by the identification module, whereby the action code records, in relation to at least one third location, a clearance for the action with the at least one parameter by the identification module ("and the authorization computer allows a release of the data flow between the data

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input apparatus and a receiver unit after this checking of the authorization". Schmitz 6,078,908, col. 3 lines 40-42),

d) transmitting the action code wirelessly from the identification module to the mobile terminal ("The authorization computer checks and verifies now the congruence and agreement between all valid transaction authorization numbers TANs or comparable passwords previously given out by the authorizing computer. Schmitz 6,078,908, col. 3 lines 36-40)("Now, data can be transmitted from the data input apparatus to the receiver unit and vice versa, for example by full duplex, after a connection authorized in the above described manner has been established." Schmitz 6,078,908, col. 3 lines 50-53), and displaying the action code on a display of the mobile terminal ("This receiver can be for example a wireless receiver with a display or a monitor such as for example a mobile or cellular phone or a pager." Schmitz 6,078,908, col. 3 lines 7-9)

Schmitz fails to explicitly show a method for the handling of a payment procedure between a user of a mobile terminal and a payment recipient related to this procedure.

Wright shows instantaneous charging and collecting for the consumption of internet services ("In one embodiment, the IICSP acts as financial intermediary between the consumer and a service provider by including one or more software components to effect payment charging and collection. For example, the PC software component gathers credit or debit card information from the consumer and submits the same to the

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proper payment processing centers to process the charge at the end of the billing period for the consumer." Wright, Pub. No US 2001/0027449 A1 paragraph [0045])

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the invention of Schmitz with the charging and collecting for the consumption of internet services feature of Wright in order to provide immediacy, throughput and reliability to the consumer and provider of the services. Wright, Pub. No US 2001/0027449 A1 paragraph [0007])

As for claim 14, Schmitz shows a method for the handling of a payment procedure between a user of a mobile terminal and a payment recipient, with the aid of the mobile terminal, an identification module, and a payment terminal of the payment recipient, whereby the communication between the mobile terminal, the identification module and the payment terminal is carried out via an air interface, ("The authorization computer includes a memory storage and has available the required telephone numbers, wireless call numbers, or fax numbers, email addresses or network addresses. The data referring to this are usually stored in the authorization computer. However, it is possible that the authorization computer in turn shares and/or retrieves these data from a data source, which data source is resident on another computer. In addition, the authorization computer can also access this other computer on its own by using the method according to the present invention." Schmitz 6,078,908 col. 3 lines 19-28) having a first phase comprising the following steps:

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a) transmitting the action authorization request together with an identification code from the mobile terminal to the identification module, whereby the action authorization request indicates the type of action and at least one parameter of the action authorization requested

("The authorization signal can be transmitted from the data input apparatus to the authorization computer along the first transmission path. Acceptance of the authorization signal during verification of the validity of the authorization signal by the authorizing computer can be limited to a predefined number of times, to a predefined user time, depending on a predefined number of data files being transmitted, or depending on a predefined size value of data files being transmitted." Schmitz 6,078,908, col. 1, line 63-col. 2 line 4)

b) checking by the identification module as to whether the action authorization with the at least one parameter is permissible for the identification code, ("The authorization computer checks and verifies now the congruence and agreement between all valid transaction authorization numbers TANs or comparable passwords previously given out by the authorizing computer" Schmitz 6,078,908, col. 3 line 36-40) and, if it is permissible:

c) generating an action code for the action authorization requested by the identification module, whereby the action code records, in relation to at least one third location, a clearance for the action with the at least one parameter by the identification module ("and the authorization computer allows a release of the data flow between the data

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input apparatus and a receiver unit after this checking of the authorization". Schmitz 6,078,908, col. 3 lines 40-42),

d) transmitting the action code wirelessly from the identification module to the mobile terminal ("The authorization computer checks and verifies now the congruence and agreement between all valid transaction authorization numbers TANs or comparable passwords previously given out by the authorizing computer. Schmitz 6,078,908, col. 3 lines 36-40)("Now, data can be transmitted from the data input apparatus to the receiver unit and vice versa, for example by full duplex, after a connection authorized in the above described manner has been established." Schmitz 6,078,908, col. 3 lines 50-53), and displaying the action code on a display of the mobile terminal ("This receiver can be for example a wireless receiver with a display or a monitor such as for example a mobile or cellular phone or a pager." Schmitz 6,078,908, col. 3 lines 7-9)

b1) concluding the payment procedure by the transmission or input of a code into the payment terminal, as a result of which the payment procedure is concluded. ("The transaction authorization number TAN or the comparable password can be a one-time usable transaction authorization number TAN or a one time usable password. The validity of the transaction authorization number TAN or of the comparable password can be limited to a predefined user time. The validity of the transaction authorization number TAN or of the comparable password can be dependent on a predefined number of the transmitted data files or on a predefined size value of the transmitted data files. Schmitz 6,078,908, col. 7 lines 16-25)

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As to claim 17 Schmitz shows a mobile terminal programmed to carry out a method according to claim 13 ("The authorization computer 2 and the receiver unit 4 can be furnished by a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, in the manner precedingly described." Schmitz 6,078,908, col. 9 lines 9-14)

As to claim 18 Schmitz shows a mobile terminal programmed to carry out a method according to claim 14 ("The authorization computer 2 and the receiver unit 4 can be furnished by a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, in the manner precedingly described." Schmitz 6,078,908 col. 9 lines 9-14.

As for claim 19, Schmitz shows a software program capable of implementing claim 13 ("The authorization computer 2 and the receiver unit 4 can be furnished by a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, in the manner precedingly described. The data transmission is then performed as a second step. The data input apparatus 1, the authorization computer 2 and the receiver unit 4 can even be a single computer. In this case, a first access is performed to a data processing program, which performs the

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authorization process, including generation and transmission of the transaction authorization number TAN, to the receiver in the way described above." Schmitz 6,078,908, col. 9 lines 9-23)

As for claim 20, Schmitz shows a software program capable of implementing claim 14 ("The authorization computer 2 and the receiver unit 4 can be furnished by a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, in the manner precedingly described. The data transmission is then performed as a second step. The data input apparatus 1, the authorization computer 2 and the receiver unit 4 can even be a single computer. In this case, a first access is performed to a data processing program, which performs the authorization process, including generation and transmission of the transaction authorization number TAN, to the receiver in the way described above." Schmitz 6,078,908, col. 9 lines 9-23)

Schmitz fails to explicitly show a method for the handling of a payment procedure between a user of a mobile terminal and a payment recipient related to this procedure.

Wright shows instantaneous charging and collecting for the consumption of internet services ("In one embodiment, the IICSP acts as financial intermediary between the consumer and a service provider by including one or more software components to

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effect payment charging and collection. For example, the PC software component gathers credit or debit card information from the consumer and submits the same to the proper payment processing centers to process the charge at the end of the billing period for the consumer." Wright, Pub. No US 2001/0027449 A1 paragraph [0045])

It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the invention of Schmitz with the charging and collecting for the consumption of internet services feature of Wright in order to provide immediacy, throughput and reliability to the consumer and provider of the services. Wright, Pub. No US 2001/0027449 A1 paragraph [0007])

Conclusion

References cited but not used were:

Azuma JP02002112332A shows an authentication unit for a mobile terminal that can authenticate with a simple operation while enhancing the Internet access security by using a mobile terminal accessible to the Internet. The authentication unit has terminal specific information, a storage section and a control section. The storage section stores user identification information for setting up connections to the Internet on the mobile terminal and, the control section authenticates that the terminal specific information stored in the mobile terminal is identical to the information stored in the storage section and then transmits the user identification information to the mobile terminal.

Wang US 6282656 B1 shows a method for completing a transaction request pertaining to an electronic transaction conducted over an electronic network having a server and a requesting device. The method includes receiving from the server at the requesting device a transaction program, which includes an executable portion. The method also includes searching, employing the executable portion, for a transaction approval device associated with the requesting terminal. If the transaction approval device is detected, the method includes employing the transaction approval device to approve the transaction request. There is further included transmission to the server to complete the electronic transaction.

Venries WO2005052869A1 shows a method and system for the electronic payment of goods or services. According to the invention, a user who is equipped with a mobile terminal and an electronic payment means comprising a payment account that is accessible via a payment server belonging to an electronic payment management centre, can order a good or service directly on a means for selecting electronic payment for the ordered goods or services. The system reacts to the selection of the electronic payment means to establish a connection with a relational server automatically, send the references of the ordered goods or services to the relational server and deliver the good or service in response to a delivery instruction from said relational server. Moreover, the relational server is connected to the system, the mobile telephone device and the payment server in order to send a payment authorization request automatically

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to the payment server upon receipt of transaction data sent by the system as well as identification information sent by the user via his/her mobile terminal so as to transmit a delivery instruction to the system when payment authorization has been granted.

Finley US 5742686 A shows an apparatus and method for dynamic encryption of information including data, voice, and graphics, consisting of a random access memory containing encryption and decryption programs and the information to be encrypted and decrypted.

Despres US 6029066 A shows a communication process in a telecommunications network between a processing member and at least one remote terminal which allows a subscriber equipped with a multi-user terminal or an identification module to choose at least one access area to the network in which he benefits from special conditions.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Gerald C. Vizvary whose telephone number is 571-270-3268. The examiner can normally be reached on Monday thru Friday.

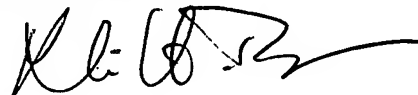
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Khoi Tran can be reached on 571-272-6919 the fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Gerald Vizvary
Patent Examiner, A.U. 3609
August 6, 2007

KHOI H. TRAN
SUPERVISORY PATENT EXAMINER

A handwritten signature in black ink, appearing to read 'Khoi H. Tran', with a long horizontal flourish extending to the right.